

**IN THE UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF WASHINGTON**

RICARDO SALOM, CATHERINE
PALAZZO as assignee for Ruben Palazzo, and
PETER HACKINEN, on their own behalf and
on behalf of other similarly situated persons,

Plaintiffs,

v.

NATIONSTAR MORTGAGE LLC

Defendants.

Civil Action No. 2:24-cv-00444-BJR

**MOTION TO WITHDRAW CONSUMER FINANCIAL
PROTECTION BUREAU'S AMICUS BRIEF**

The Consumer Financial Protection Bureau moves to withdraw its amicus brief filed on August 5, 2024, ECF No. 49-1. In support of this motion, the CFPB states the following:

1. The CFPB's amicus brief in this matter offered the CFPB's views as to the proper interpretation of the Fair Debt Collection Practice Act's prohibition on the collection of unauthorized amounts at 15 U.S.C. § 1692f(1). Those views were similarly expressed in an advisory opinion published in the Federal Register. *See Pay-to-Pay Fees*, 87 Fed. Reg. 39733 (July 5, 2022).
2. On May 12, 2025, the CFPB published in the Federal Register a notice regarding the withdrawal of Bureau guidance, interpretive rules, policy statements, and advisory opinions. 90 Fed. Reg. 20084. This was done to afford staff an opportunity to review and consider (1) whether the guidance is statutorily prescribed, (2) whether the interpretation therein is consistent with the relevant statute or regulation, and (3)

whether it imposes or decreases compliance burdens. *Id.* at 20085. The withdrawn guidance documents included the Pay-to-Pay Fees advisory opinion referenced above. *Id.* at 20086.

3. Because the CFPB's amicus brief in this matter advances an interpretation that the CFPB has otherwise withdrawn, the CFPB believes it is appropriate to withdraw its amicus brief here. Accordingly, the CFPB respectfully moves for the withdrawal of its amicus brief and does not intend to participate in this case any further.

CERTIFICATION OF CONFERRAL

Counsel for the CFPB conferred with counsel for Plaintiffs and Defendant via email and telephone. Defendant consents to this motion. Plaintiffs do not consent to this motion and reserve the right to respond.

May 23, 2025

Respectfully submitted,

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